

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, The Prudential Home Mortgage Company, Inc., a corporation, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the receipt of which is hereby acknowledged, the said The Prudential Home Mortgage Company, Inc. does by these presents grant, bargain, sell and convey unto the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT the following described real estate, situated in DeSoto County, Mississippi:

Lot 49, Section "B", Kentwood Subdivision located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi as recorded in Plat Book 39, Pages 4-5, in the office of the chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD, to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, subject, however, to current taxes which constitute a lien accruing but not yet due and payable.

And said The Prudential Home Mortgage Company, Inc. does for itself, its successors and assigns, covenant with said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, that it is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said The Prudential Home Mortgage Company, Inc. by David W. Seadler, its Vice President, who is authorized to execute this conveyance, has hereto set its signature and seal, this 3rd day of July, 19 95.

ATTEST:

Michael F. Sullivan (CORPORATE SEAL)
Michael F. Sullivan
Assistant Secretary

The Prudential Home Mortgage Company, Inc.
By: David W. Seadler
David W. Seadler, Vice President

STATE OF ILLINOIS
COUNTY OF Sangamon

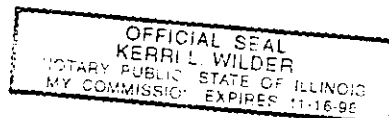
I, Kerri L. Wilder, a Notary Public in and for said County, in said State, hereby certify that David W. Seadler, whose name as Vice President of The Prudential Home Mortgage Company, Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said The Prudential Home Mortgage Company, Inc..

Given under my hand and official seal, this the 3rd day of July, 19 95.

Kerri L. Wilder
Notary Public

My Commission Expires:

11-16-98



GRANTEE'S ADDRESS:

100 West Capitol Street - Suite 1016
Jackson, Mississippi 39269-1096
(601) 965-4719

GRANTOR'S ADDRESS:

The Prudential Home Mortgage Company, Inc.
P. O. Box 19488
Springfield, IL 62794-9488
217-547-7500

This instrument prepared by:

J. Gary Massey
Shapiro & Kreisman
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986
S&K #95-0108

STATE MS.-DESO TO CO. W

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W.F. DAVIS CH. CLK.
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